

V&B ATTORNEYS

Board Certified Injury & Accident Lawyers

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What Have You Done For Me Lately?

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“I also have a heart full of gratitude for the way you presented such an excellent court case on behalf of me and my kids.”

Gloria H., Wichita, Kansas

We Appreciate Your Many Referrals! Thank you for continuing to refer your family and friends to our firm for their legal needs.

We receive hundreds of calls each month from people wanting us to represent them in their cases. Some of these clients are referred by other lawyers who know our reputation in the legal community. Some of these clients find us on the Internet. And many of these clients are referred by YOU, our newsletter subscribers.

We are very grateful when you refer your family and friends to us. Vuk and I want to say thanks for referring your friends and family to us for your legal needs. We will take good care of them!

Let me tell you what we are doing for YOU and your friends and family in addition to working on their cases. First, we completely redesigned our websites. The whole idea behind our website is to provide useful, up-to-date consumer information so you can research your case and find answers from the comfort of your own home.

We are also about to launch a new website dedicated specifically to Texas Injury Cases. Stay tuned for that announcement. That will bring our total number of consumer websites to 5!

We also have published three books on legal topics that are designed specifically to answer questions and provide guidance to our clients and their family and friends. We give the books away free to clients and friends of clients.

We are working on three more new books and reports, including a report on how to read lawyer websites, how to hire the best lawyer for your case, and another one on general injury cases and what to do and not to do. Stay tuned for the publication of those books.

Finally, we are constantly working with our support staff to make sure they provide the top quality legal services that our clients and friends have come to expect. We hold regular meetings at the office to discuss ways to make the client experience better for everyone who we have agreed to represent. If you ever have any suggestions for improvements (or want to compliment one of our support staff for a job well done), we are always open to hearing from you. You can send an email to either one of the founding partners directly (Brian@vbattorneys.com or Vuk@vbattorneys.com) to let us know your thoughts.

Thank you again for all your referrals.



Client Spotlight- Life Insurance Company Finally Pays Claim

Our client bought a life insurance policy on her dad from Lincoln Financial. When her dad passed away our client claimed the insurance benefits. After six months of work, we finally got the insurance company to do the right thing and pay \$231,500 to settle the case!



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We Get Questions

Q: What role does workers compensation play in my on the job injury?

A: Many employers in Texas carry worker's compensation insurance, which means, in most cases, that you can't file a lawsuit against your employer to recover damages for your work-related injuries - instead, you can only claim workers compensation benefits.

However, in many work injury cases the injured worker has a claim against someone other than their employer, bringing rise to a potential **"third party" case**. V&B lawyers have successfully handled literally hundreds of third party work injury cases. Recently we resolved a case for a lead man who hurt his back in a crane accident. Even though his employer had workers compensation insurance, V&B lawyers built a case against the crane operator's employer.

Some employers in Texas do not carry workers compensation insurance. These companies are called **"non-subscribers,"** and they can be sued by their employees. If held responsible, these companies are required to pay for your injuries. These are called **"non-subscriber" cases**. We have handled many non-subscriber cases, like the one we handled for a young worker who was hurt on the job while working with industrial printing equipment that we settled for \$985,000.

The Insurance Company Denied Your Claim – Now What?

Sometimes there are legitimate reasons for an insurance company to deny a claim, such as lapsed coverage or damage that exceeds the policy limits. Other times, though, insurers deny claims for no good reason. From the insurance company's perspective, the more money that it is able to keep, the better.

As a policyholder, you have certain rights. Your insurance company owes you a duty to offer you a prompt and reasonable settlement. If you ever find yourself in a situation where your insurance claim is wrongfully denied, there are some actions you can take, which are listed below:

1. Send a letter to the insurance company explaining why it made an error in denying your claim. You will need to provide supporting documenta-

tion.

2. File a complaint with the Texas Department of Insurance. This state agency may be able to help you resolve your complaint against the insurance company.
3. Contact a lawyer. When you find yourself in the middle of an insurance dispute an attorney can step in on your behalf to ensure that you are treated fairly.
4. File a lawsuit against the insurance company. An experienced lawyer will be able to advise you on when a lawsuit is your best option.

You can hold an insurance company accountable if you feel that it acted in bad faith or erroneously denied your claim.

Travel Tips to Keep Your Kids Happy & Safe!

Spring break will be here soon and if you and your family will be hitting the road or flying to a great destination, you need to be prepared.

Think safety. Before you start your trip, you need to make sure that you have taken the appropriate safety measures. For example, if you will be driving, check your child's car seat to ensure that it is secure and installed properly. It has been estimated that as many as 70 percent of car seats are installed incorrectly. You should have water, a first aid kit, cell phone charger and flashlight in the car, as well.

Allow enough time to pack. Don't wait until the last minute to pack or you will be sure to leave some important things behind. You may want to consider making a list of all the items you will need to bring with you and check off each one as you put it in the suitcase or car.

Bring plenty of entertainment and snacks. When it comes to traveling with children, snacks are crucial. Bring a bag of food in the car that is appropriate for travel and pack an ice chest filled with drinks. If you will be flying, remember that most airlines no longer offer food service, so you should pack snacks for the flight. Also, bring entertainment for your children to help the time pass by. Portable DVD players have been a lifesaver for many parents. So have MP3 players, coloring books and portable game systems.

Family vacations can create wonderful memories. By following these travel tips, you can make your trip one to remember.



Watch Out for These Four Insurance Adjuster Tactics

If you have ever filed a claim with your insurance company, whether it was for an auto accident or adverse event, you know how difficult it can be to obtain your settlement. Maybe you are one of the lucky few who filed a claim, talked to the adjuster and received a fair payment with little hassle. However, for many people, working with the insurance adjuster is nothing short of challenging.

Insurance adjusters have been known to intimidate people and offer lowball settlements. When talking with an insurance adjuster, the conversation often feels one-sided; you are the only one providing all of the information.

Some of the common tactics used by insurance adjusters include:

1. **Pressuring you to give a recorded statement.** If you give information that is not correct or if you

get your details mixed up, it could hurt your settlement.

2. **Refusing to put your settlement offer in writing.** The adjuster should put any settlement offered to you in writing. If he or she refuses, you should be concerned.
3. **Offering you an unreasonable settlement.** Don't be afraid to challenge the adjuster's settlement offer. Insurance adjusters are given settlement ranges to work within and they tend to start at the lower end.
4. **Telling you that you don't need a lawyer.** You don't need the assistance of an attorney for every claim, but there are some situations where legal representation is important.

Don't forget that insurance adjusters work for the insurance companies and will be doing their best to protect their employers' interests.

Graco Strollers Recalled After Serious Injuries Reported

Parents have received frightening news recently – nearly 1.5 million Graco strollers have been recalled due to a risk of fingertip amputation and laceration.

There have been seven reports of children putting their fingers in the canopy hinge mechanism of the strollers while the devices were being opened or closed. As a result, there were five fingertip amputations and two fingertip lacerations.

The U.S. Consumer Product Safety Commission (CPSC) announced this major recall in a press release on January 20, 2010. The CPSC is working with the manufacturer, Graco Children's Products Inc., to notify the public regarding these defective strollers.

The products that are affected by the recall include the Graco Passage, Alano and Spree strollers and travel systems. There are specific model numbers included in the recall, which can be found at <http://www.gracobaby.com/SafetyAndRecall/>. Only the strollers and travel systems that have plastic, jointed hinge mechanisms with indented canopy positioning notches are involved in the recall.

The Graco strollers in question were manufactured from October 2004 through February 2008. Both the model

number and manufacturing date can be found on the lower inside area of the rear frame, near the rear wheels.

Retailers nationwide, including Babies "R" Us, Kmart, Target and Wal-Mart, were selling these strollers from October 2004 through December 2009. If your child's stroller has been affected by the recall, you need to contact Graco at (800) 345-4109 to order a free protective cover repair kit.



This newsletter is provided to clients, friends, and colleagues who have requested it. We provide information on a variety of topics we think our subscribers will be interested in. We do not provide legal advice in this newsletter and receipt of the newsletter does not create an attorney-client relationship with our firm. We are happy to discuss your legal case with you, and if you want to talk to one of our lawyers, don't ever hesitate to call us toll free at 877.724.7800. To add a friend to the newsletter, call us toll free at 877.724.7800. To be removed, call the same number.



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WE'RE ON THE WEB

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WWW.MARITIMEACCIDENTATTORNEY.COM

WWW.THEMARITIMELAWYER.COM

Sunday, March 14, 2010:

Daylight Saving Time Begins

Spring forward!

Set clocks ahead one hour.



Widows can get green cards

A bill recently passed by Congress brought relief to immigrants who risked being deported after their spouses died.

A provision in the Homeland Security Appropriations bill permits all widows and widowers of U.S. citizens to apply for green cards for themselves and for their children born abroad.

The bill has brought a sense of security to spouses of American citizens who are citizens of another country.

Firm Communication Policy

Our goal when we are working on our clients' cases is obtain the best possible result as quickly as possible. When we are working on your case, our lawyers do not accept unscheduled phone calls or respond to emails. We believe this allows our lawyers to be much more productive and provide fast and effective legal services to our clients. Remember, if you are a client of the firm, you can always call our firm and schedule an appointment to talk with a lawyer at any time about your legal matter. We will call you back within 24-48 hours unless it is not possible to do so. We also will respond to your emails in the same time frame. We have found that focusing on our clients' cases helps us to provide the best services possible.